GOVERNMENT OF INDIA
FINANCE
LOK SABHA

UNSTARRED QUESTION NO:1186
ANSWERED ON:07.03.2008
HEALTH INSURANCE UNDER INDIAN SYSTEM OF MEDICINES
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Will the Minister of FINANCE be pleased to state:

(a) whether Public Sector Insurance Companies have not allowed their mediclaim/ health insurance customers to opt for their treatment in the Indian System of Medicines as reported in the `Hindustan` dated 2 January, 2008;

(b) if so, the details thereof alongwith the reasons therefor ;

(c) whether the Insurance Regulatory Development Authority (IRDA) has issued directions to the Public Sector Insurance Companies to consider insurance claims for treatment under the Indian System of Medicines; and

(d) if so, the details thereof and the reaction of the Public Sector Insurance Companies thereto ?

Answer

MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI PAW AN KUMAR BANSAL)

(a) to (d): Insurance Regulatory and Development Authority (IRDA) has reported that Public Sector Insurance Companies offer policies covering non-allopathic treatment subject to certain conditions and limits.IRDA has reported that insurers have the facility to file products covering treatment under any system of medicine. IRDA has therefore not issued any direction to public sector insurance companies to consider insurance claims for treatment under Indian System of Medicines.